

Our Surveyors are RICS Registered Valuers and experienced in undertaking valuations for a wide range of purposes including:

Inheritance Tax	Capital Gains Tax
Purchase and Sale	Property Transfers
Expert Witness Reports	Charity Surveyors Report
Compulsory Purchase	Matrimonial
Secured Lending	

The cost of inspections and reports will vary, depending on the house type and value. Typically, fees will be as follows:

Valuations: from £150 + vat
Homebuyer Reports: from £295 + vat
Building surveys: - from £750 + vat
EPCs - from £75 + vat



About Andrew Granger & Co

Andrew Granger and Co LLP has offices in Leicester, Loughborough and Market Harborough covering Leicestershire and surrounding counties. The company was set up in 1989, but has a history dating back over 120 years. With a thriving Professional Services department, Andrew Granger & Co is one of the East Midlands' leading independent firms of surveyors and estate agents, offering a friendly, professional service backed up by the reassurance of a BSI Quality Assurance System.



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Regulated by RICS

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Professional Services

Introduction by Andrew Robinson

In these difficult times, no one has money to waste. However, whilst buying a house is likely to be the most expensive purchase that you will ever make, many people do so with alarmingly little information about the property that they are about to make their home and often end up paying for significant repairs after they have moved in. Ironically, the cost of these is usually much more than the price of an appropriate survey.



So, it makes sense to devote some time and a little money to ensure that your investment is sound – cutting corners on the survey and valuation process is simply too great a risk.

Just as there are many different types of property, there are also different types of surveys and valuations. From substantial listed buildings to modern studio flats in an apartment block, certain types of survey will be more appropriate for specific properties. By choosing the right survey, you will have all the information that you need before legally committing yourself to the purchase. A survey should always be carried out by a fully qualified professional who can give you the right advice. In a nutshell, a good survey will:

- Help you discover a reasonable price
- Find any serious defects
- Alert you to any potential risks

At the very least, a survey offers peace of mind that a property is in good order with no major problems and is appropriately priced. But more importantly, a survey can highlight any significant defects and help you avoid making a very expensive mistake.

Buying a house can be a complex and daunting process, and this booklet is designed to help you make a more informed decision. We have a team of highly qualified and experienced chartered surveyors at your disposal here at Andrew Granger & Co to help with any advice and support that you need. All our chartered surveyors belong to the Royal Institution of Chartered Surveyors (RICS), an independent body which regulates property professionals and surveyors ensuring the highest professional standards.

Andrew Robinson

Types of surveys and valuations

The Mortgage valuation

Carried out on behalf of the Mortgage lender, it is important to be aware that this report is for their purposes, and may not meet your needs.

- Simple valuation
- No legal advice
- No instruction on repairs / structural problems

The valuation report

As the name suggests, this is a valuation only and does not include a survey. It includes a brief description without analysis of property's condition. Used for:

- probate/inheritance tax
- matrimonial issues
- capital gains tax
- mortgage valuations



Insurance valuations

This report is an assessment of the cost of rebuilding a property for insurance purposes.

- Covers ancillary features e.g. driveways, gardens, external buildings
- Helpful to ensure you are paying correct amount for your insurance
- Ensures you are fully insured.
- Valuation provided is reinstatement value not market value

The RICS Condition report

This is a report on the condition of the property and does not include advice or a valuation. Valuations can be included at an extra cost.

- Suitable for modern and conventional properties
- Gives a clear 'condition rating' of the building
- No advice about cause or remedies for defects. As a result, Andrew Granger & Co feels this limited report doesn't serve our clients properly and is therefore not provided by us.

RICS Homebuyer Report

This report gives a clear report on the condition of the property and includes a valuation.

- Suitable for properties up to 150 years old
- Includes permanent structures e.g. garages.
- Uses traffic light system to give a clear 'condition rating' of the building
- It advises on causes of defects, gives indications of actions required.
- Includes a valuation.
- Provides information on issues for your legal advisor.

Building survey

Sometimes referred to as a structural survey, this is a comprehensive survey report. A valuation is not included but can be provided at an additional cost.

- Suitable for unusual, older and listed buildings
- Thorough inspection of the building
 - Tailored to your needs
 - The nature of their construction
 - Defects normally associated with building type
- Detailed description of defects, disrepair and likely remedies.

Energy Performance Certificate (EPCs)

These are required for every house that is put on the market for sale or to let; it is a legal requirement to have one. With the onset of the Government's 'Green Deal' initiative, there is even more reason to have an EPC, as it is not possible to take up any benefits of the plan without an EPC that identifies the improvements that qualify. So, even if you don't end up selling or renting your house, it could still pay to have an EPC carried out.

Every house needs a survey

Whether one of these



or one of these

